OIPE JC104
JUL 12 2005
PATENT & TRADEMARK OFFICE

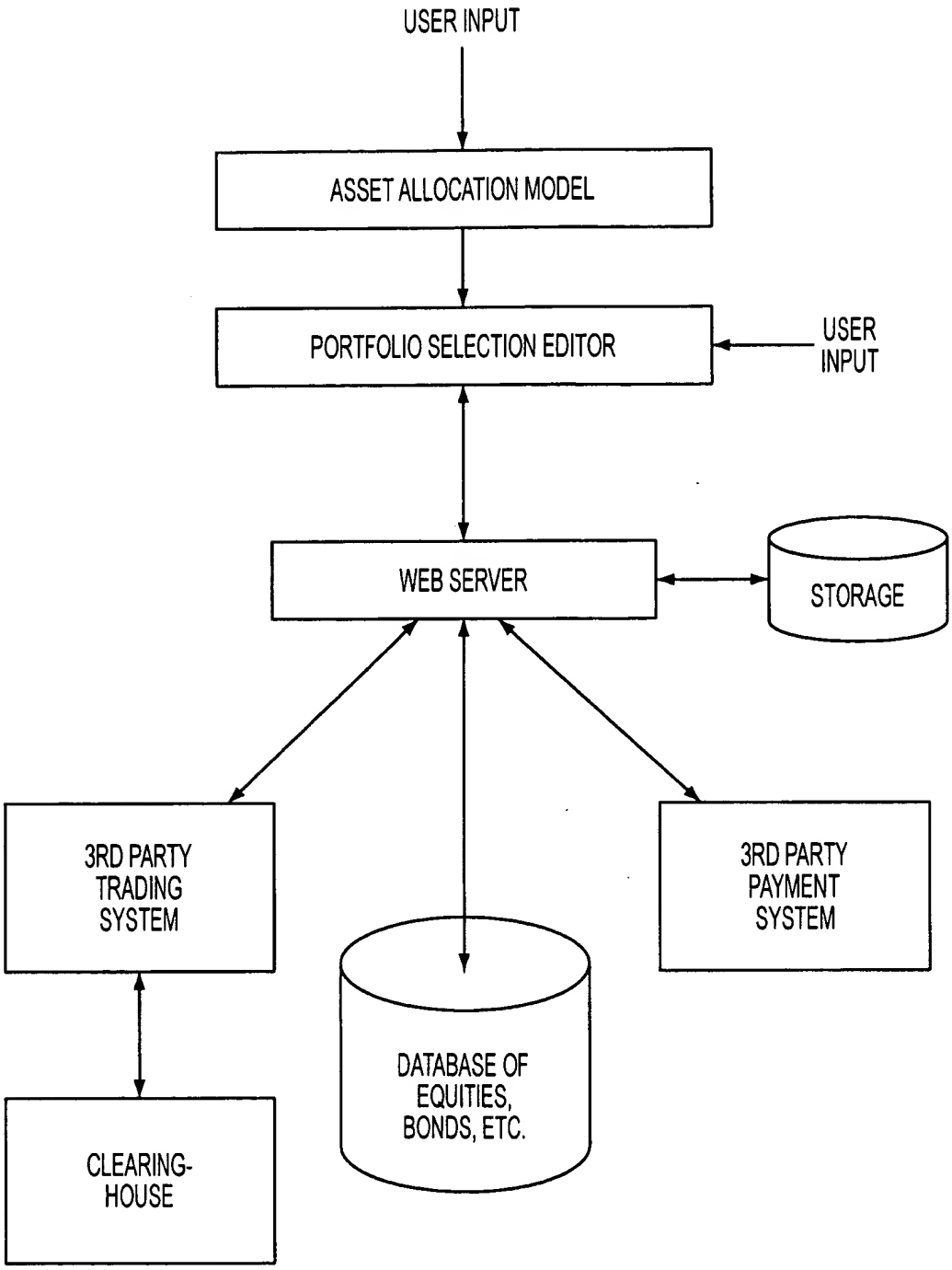


FIG. 1

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104

1. YEAR OF BIRTH: _____
2. YEAR OF RETIREMENT: _____
3. MARITAL STATUS (M/S): _____
4. NUMBER OF CHILDREN: _____
5. YEAR FIRST CHILD ATTENDS COLLEGE: _____
6. YEAR SECOND CHILD ATTENDS COLLEGE: _____
7. YEAR THIRD CHILD ATTENDS COLLEGE: _____
8. YEAR FOURTH CHILD ATTENDS COLLEGE: _____
9. COST OF ONE YEAR OF COLLEGE: $_____
10. INCOME: $_____
11. LIQUID ASSETS: $_____
12. LIABILITIES: $_____
13. SPOUSE YEAR OF BIRTH: _____
14. ANNUAL INCOME NEEDED AT RETIREMENT: $_____
15. NUMBER OF LIVING PARENTS TO CARE FOR: _____
16. YEAR OF BIRTH OF FIRST LIVING PARENT: _____
17. YEAR OF BIRTH OF SECOND LIVING PARENT: _____
18. YEAR OF BIRTH OF THIRD LIVING PARENT: _____
19. YEAR OF BIRTH OF FOURTH LIVING PARENT: _____
20. ANNUAL COST OF CARE FOR LIVING PARENT: $_____
21. RISK FACTOR (1-10, WHERE 10 IS HIGH: _____

FIG. 2

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104

OUTPUT OF ASSET ALLOCATION MODEL

TO REACH YOUR ANNUAL INCOME AT RETIREMENT, GIVEN THE LIMITATIONS AND NEEDS YOU HAVE SPECIFIED, YOU MUST INVEST ANNUALLY IN THE FOLLOWING MANNER:

1. LONG-TERM INVESTMENTS: $20,000
2. MEDIUM-TERM INVESTMENTS: $10,000
3. SHORT-TERM INVESTMENTS: $5,000

FIG. 3

OIPE JC104
JUL 12 2005
PATENT & TRADEMARK OFFICE

PORTFOLIO SELECTION EDITOR SCREEN

1. PRICE TO EARNINGS (P/E) LIMIT: ___
2. CAPITALIZATION FLOOR ($MILLIONS): _____
3. SPECIFIC SECTORS
    - A. TELECOMMUNICATIONS: ___
    - B. SOFTWARE: ___
    - C. COMPUTER: ___
    - D. MANUFACTURING: ___
    - E. CHEMICAL: ___
    - F. BANKING: ___
    - G. TRANSPORTATION: ___
    - H. MEDICAL: ___
    - I. INSURANCE: ___
    - J. REAL ESTATE: ___
    - K. ENTERTAINMENT: ___
    - L. OIL: ___
    - M. ENERGY: ___
    - N. UTILITIES: ___
4. EXCLUDE COMPANIES WITH NEGATIVE MANAGEMENT PRACTICES (SEE DEFINITION IN HELP): _____
5. EXCLUDE COMPANIES WITH NEGATIVE LABOR PRACTICES (SEE DEFINITION IN HELP): _____
6. EXCLUDE COMPANIES WITHOUT ORGANIZED LABOR WORKFORCES: _____
7. INCLUDE EMPLOYEE OWNED COMPANIES: _____
8. INCLUDE ENVIRONMENTALLY GREEN COMPANIES: _____
9. INCLUDE ONLY DOMESTIC COMPANIES: _____
10. INCLUDE FOREIGN COMPANIES: _____
11. RISK LIMIT RELATIVE TO S&P 500: _____
12. RATE OF RETURN LIMITATION RELATIVE TO S&P 500: _____

FIG. 4

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC10

COMPANY	RISK RELATIVE TO S&P 500	DIFFERENTIAL RATE OF RETURN RELATIVE TO S&P 500
1. COMPANY A (2.5%)	0.91	-10%
2. COMPANY B (2.5%)	0.89	-11%
3. COMPANY C (2.5%)	0.95	-5%
4. COMPANY D (2.5%)	0.94	-6%
5. COMPANY E (2.5%)	0.93	-7%
6. COMPANY F (2.5%)	0.98	-2%
7. COMPANY G (2.5%)	1.10	+10%
8. COMPANY H (2.5%)	1.12	+12%
9. COMPANY I (2.5%)	0.95	-4%
10. COMPANY J (2.5%)	0.90	-10%
11. COMPANY K (2.5%)	0.70	-20%
12. COMPANY L (2.5%)	1.13	+11%
13. COMPANY M (2.5%)	1.5	+20%
14. COMPANY N (2.5%)	0.8	-15%
15. COMPANY O (2.5%)	1.4	+12%
16. COMPANY P (2.5%)	1.2	+10%
17. COMPANY Q (2.5%)	1.01	+1%
18. COMPANY R (2.5%)	0.99	-0.1%
19. COMPANY S (2.5%)	1.15	+12%
20. COMPANY T (2.5%)	1.7	+25%
21. COMPANY U (2.5%)	1.72	+26%
22. COMPANY V (2.5%)	1.55	+20%
23. COMPANY W (2.5%)	0.88	-10%
24. COMPANY X (2.5%)	0.77	-15%
25. COMPANY Y (2.5%)	0.99	-1%
26. COMPANY Z (2.5%)	1.22	+18%
27. COMPANY AA (2.5%)	1.33	+22%
28. COMPANY AB (2.5%)	0.88	-11%
29. COMPANY AC (2.5%)	0.9	-1%
30. COMPANY AD (2.5%)	1.14	+11%
31. COMPANY AE (2.5%)	1.9	+29%
32. COMPANY AF (2.5%)	0.6	-30%
33. COMPANY AG (2.5%)	0.77	-15%
34. COMPANY AH (2.5%)	0.9	-10%
35. COMPANY AI (2.5%)	0.92	-8%
36. COMPANY AJ (2.5%)	0.91	-9%
37. COMPANY AK (2.5%)	0.6	-30%
38. COMPANY AL (2.5%)	1.15	+10%
39. COMPANY AM (2.5%)	1.55	+25%
40. COMPANY AN (2.5%)	1.91	+30%

FIG. 5

OIPE JC104
JUL 12 2005
PATENT & TRADEMARK OFFICE

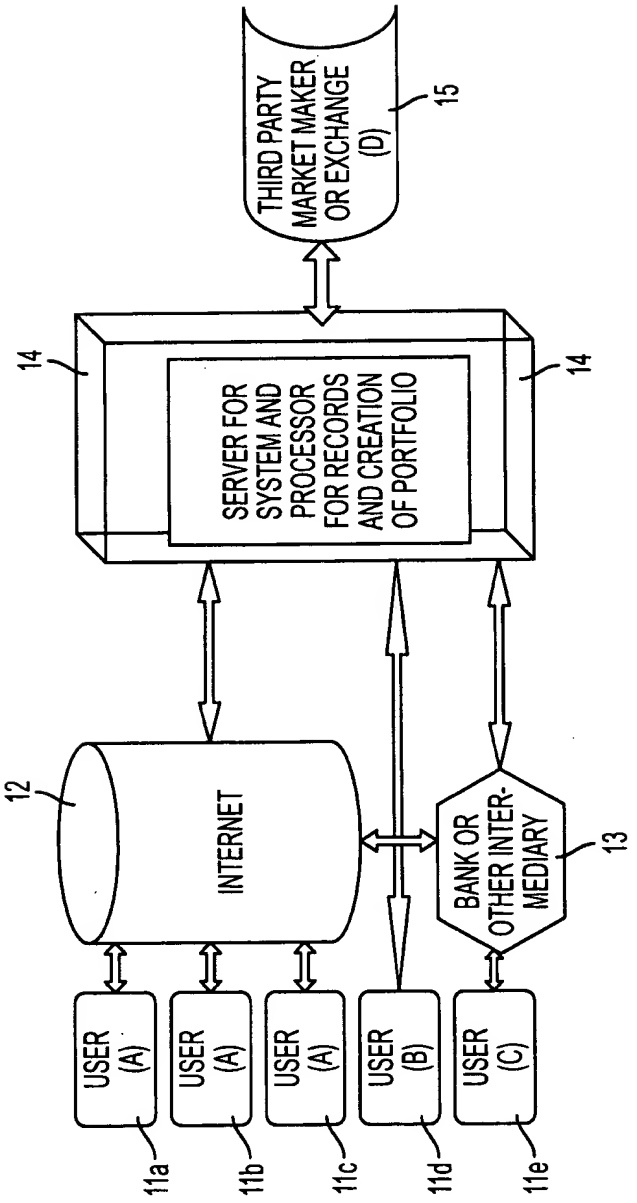


FIG. 6

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104

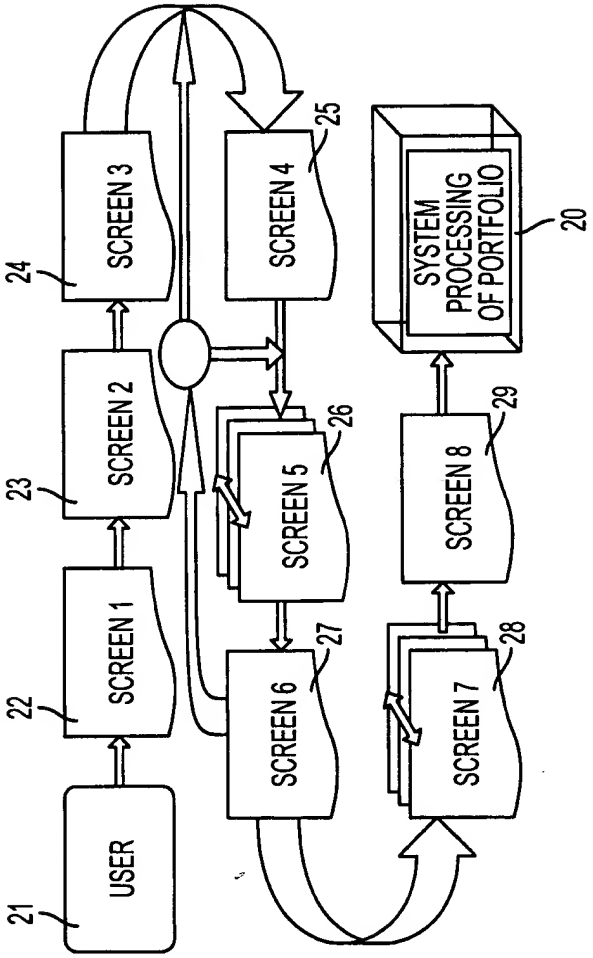


FIG. 7

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104

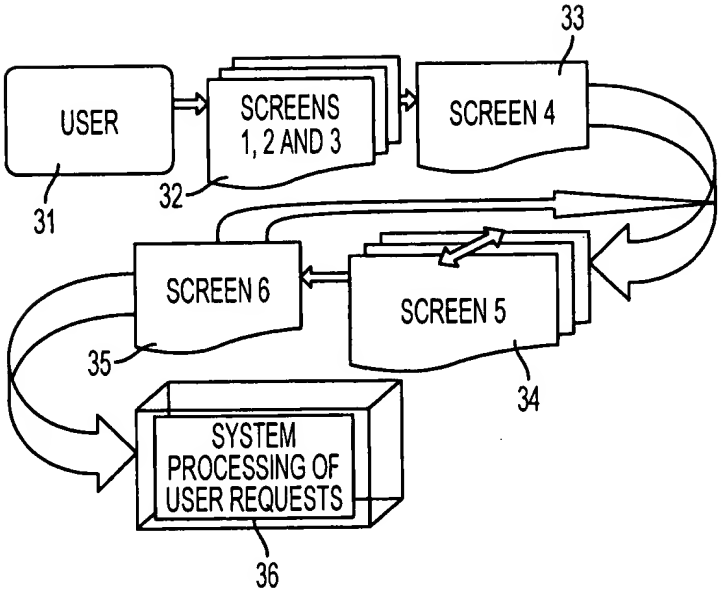


FIG. 8

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104

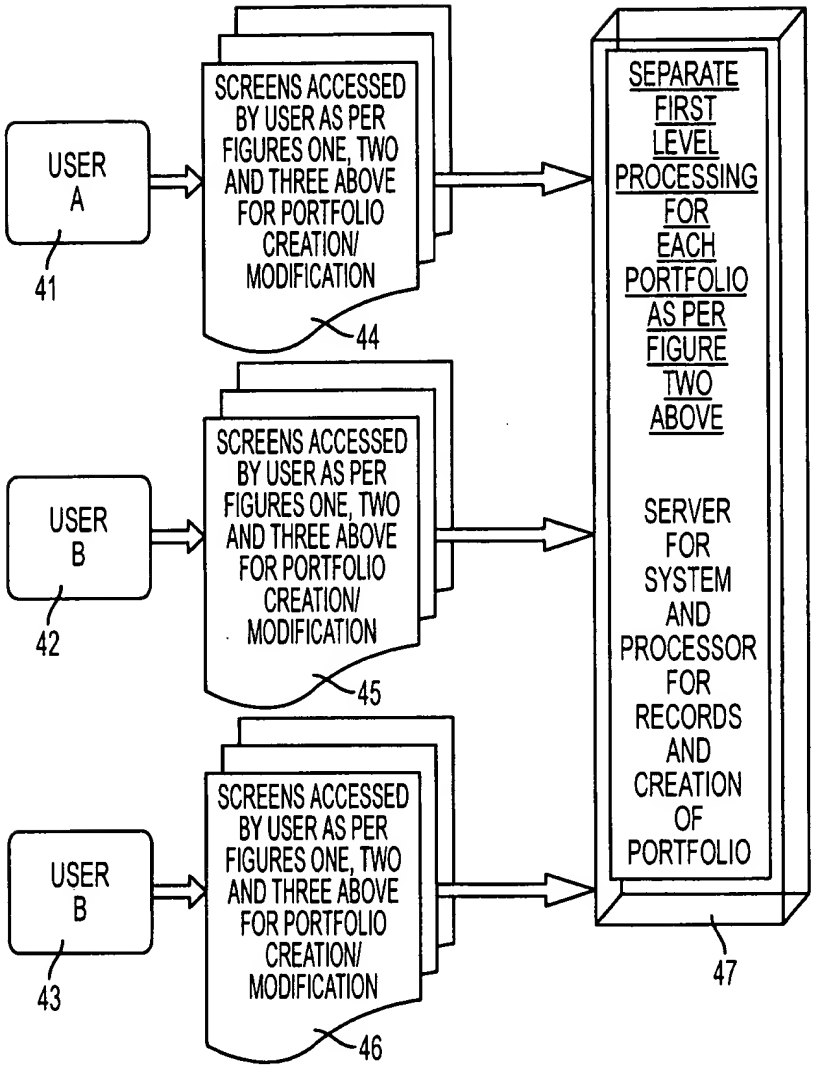


FIG. 9

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104

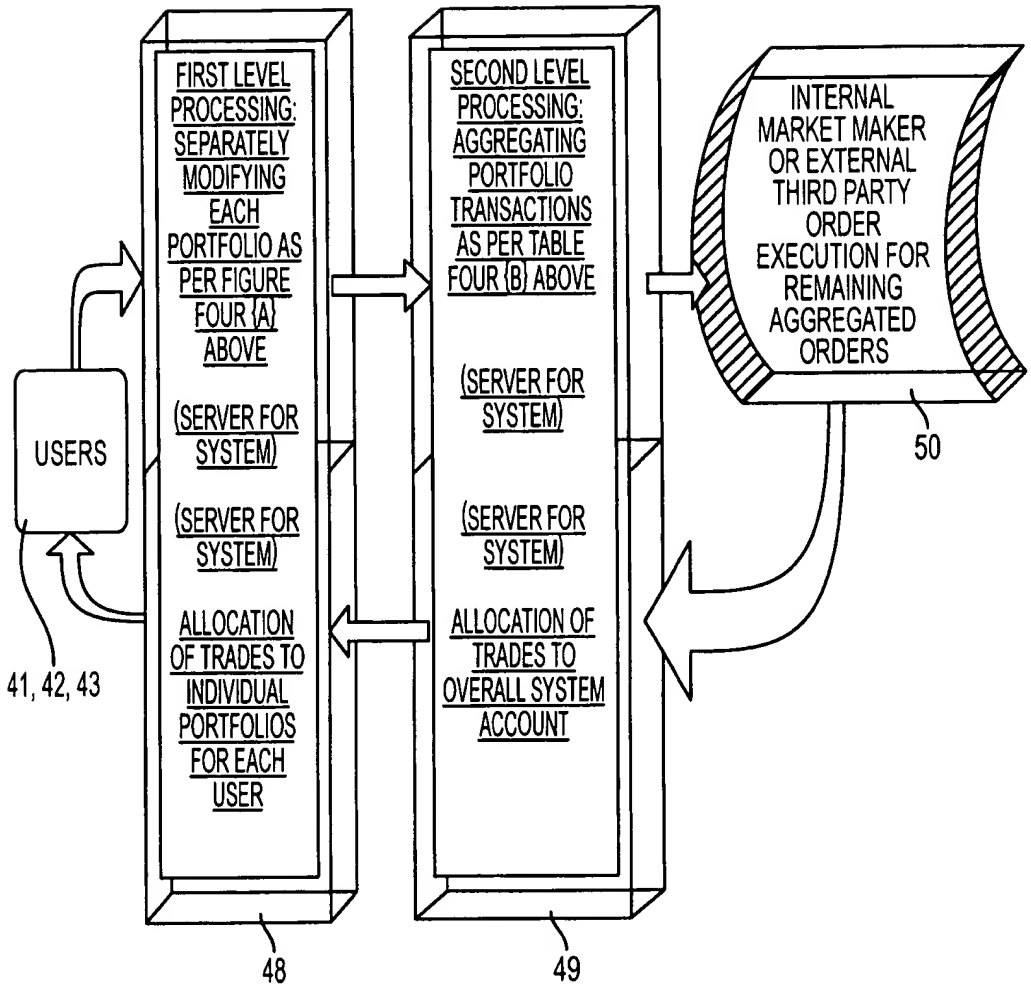


FIG. 10

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104

SAMPLE RESULTS FROM
USER SELECTIONS AND INDIVIDUAL PORTFOLIO PROCESSING
AS PER FIGURE FOUR {A} ABOVE

USER BY RESULT OF PORTFOLIO ADJUSTMENT	SECURITY A		SECURITY B		SECURITY C	
	BUY	SELL	BUY	SELL	BUY	SELL
USER A	100		200		100	
USER B		50		50		100
USER C	150			150		50
NUMBER OF TRADES UNDER TRADITIONAL BROKERAGE; TOTAL = 9	2	1	1	2	1	2

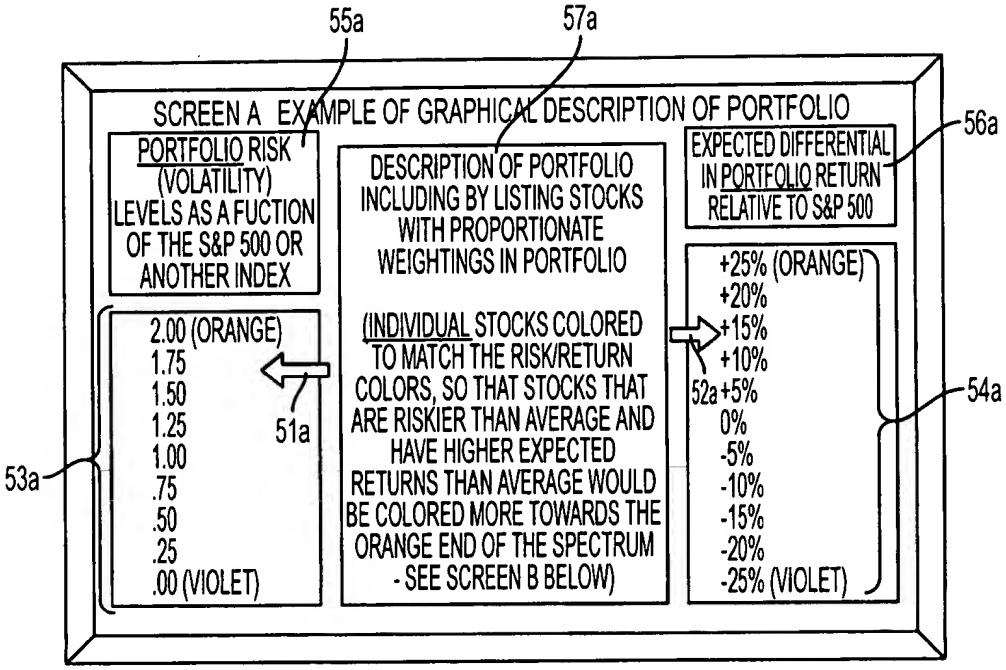
FIG. 11

SAMPLE RESULTS FROM
AGGREGATION OF INDIVIDUAL PORTFOLIOS PROCESSED THROUGH THE
INVENTION'S ALGORITHMS
USED IN FIGURE FOUR {B} BELOW

TOTALS	250	50	200	200	100	150
NET USER TRADES	200		0			50
NUMBER OF TRADES WITH THE INVENTION: NO NETTING = 6	1	1	1	1	1	1
NETTED = 2	1					1

FIG. 12

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE
JC104



SCREEN B DETAIL OF SAMPLE PORTFOLIO LISTING IN SCREEN A

55b RISK RELATIVE TO S&P 500	57b STOCK	58b % IN PORTFOLIO	56b DIFFERENTIAL RETURN RELATIVE TO S&P 500
55c .9 (BLUE)	A COMPANY COMMON	5	-15% (BLUE) 56c
55d .8 (INDIGO)	B COMPANY PREFERRED 57c	5	-25% (INDIGO) 56d
55e .7 (VIOLET)	C COMPANY BOND	10	-15% (BLUE) 56e
55f 1.7. (ORANGE)	D COMPANY NON-U.S. COMMON	35	+25% (ORANGE) 56f
55g 1.6. (YELLOW-ORANGE)	E COMPANY COMMON	25	+20% (YELLOW-ORANGE) 56g
55h .95 (GREEN-BLUE)	F COMPANY COMMON	20	0% (GREEN) 56h

FIG. 13

OIPE
JUL 12 2005
PATENT & TRADEMARK OFFICE

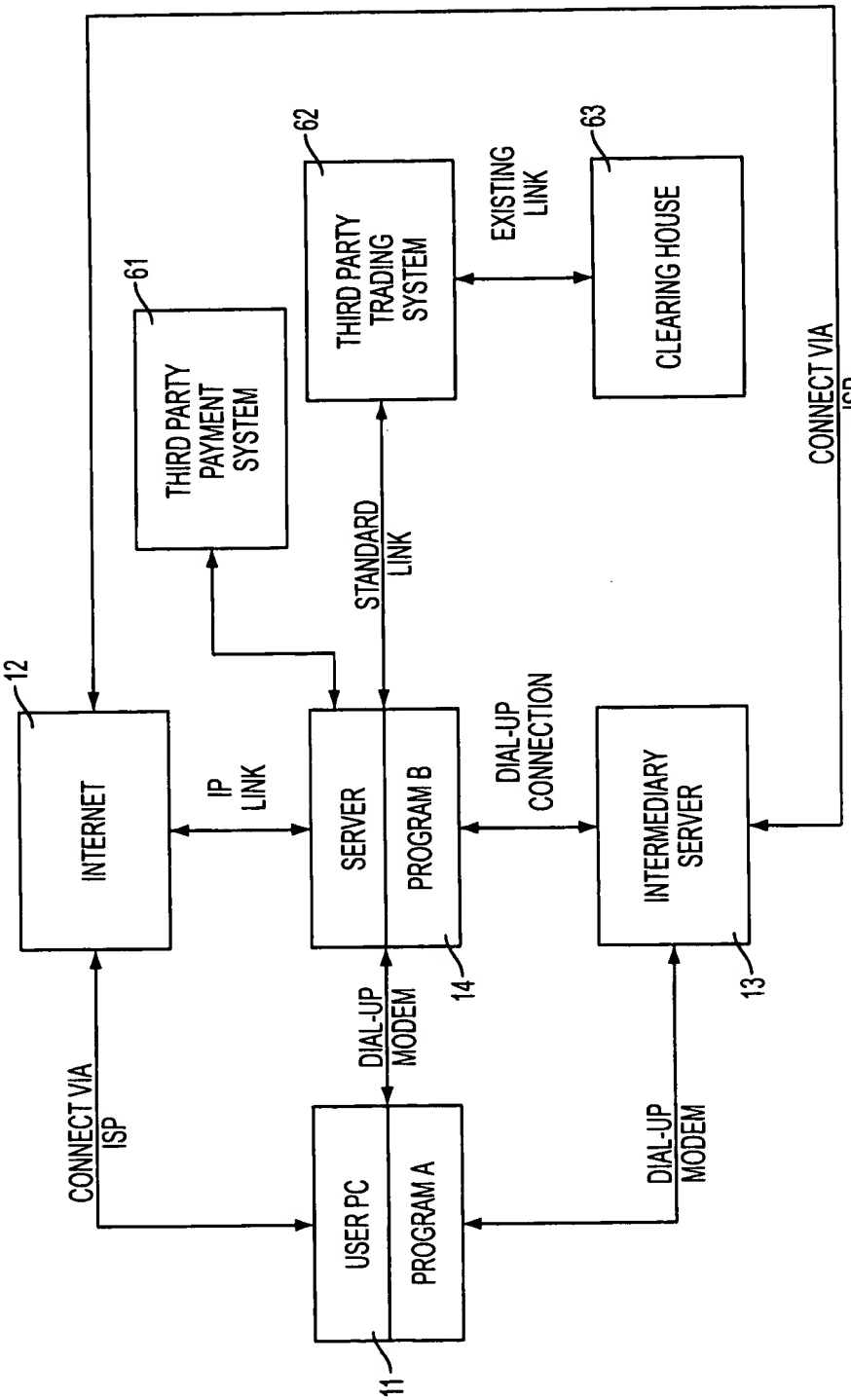


FIG. 14